

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHENELLE TORRY

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Case No.: 09-00771

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2009.
- 2) This case was confirmed on 04/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/02/2011.
- 5) The case was dismissed on 10/13/2011.
- 6) Number of months from filing to the last payment: 29
- 7) Number of months case was pending: 35
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,202.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,800.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 9,800.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,474.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 641.38
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,115.38

Attorney fees paid and disclosed by debtor \$ 26.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HERITAGE ACCEPTANCE	SECURED	7,900.00	10,498.44	10,400.00	5,069.48	615.14
HERITAGE ACCEPTANCE	UNSECURED	2,500.00	10,498.44	98.44	.00	.00
TCF NATIONAL BANK	UNSECURED	488.00	NA	NA	.00	.00
AT&T	UNSECURED	5.00	NA	NA	.00	.00
AT&T	UNSECURED	5.00	NA	NA	.00	.00
SUBURBAN EMERGENCY P	UNSECURED	280.00	NA	NA	.00	.00
SUBURBAN EMERGENCY P	UNSECURED	280.00	NA	NA	.00	.00
SUBURBAN EMERGENCY P	UNSECURED	280.00	NA	NA	.00	.00
SUBURBAN EMERGENCY P	UNSECURED	185.00	NA	NA	.00	.00
SUBURBAN EMERGENCY P	UNSECURED	185.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	461.00	461.59	461.59	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	1,818.00	NA	NA	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	1,353.00	NA	NA	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	380.00	NA	NA	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	331.00	NA	NA	.00	.00
ADVOCATE SOUTH SUBUR	UNSECURED	911.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	767.00	769.52	769.52	.00	.00
SBC AMERITECH	UNSECURED	137.00	NA	NA	.00	.00
MONTGOMERY FINANCIAL	UNSECURED	539.00	359.94	359.94	.00	.00
PRA RECEIVABLES MANA	UNSECURED	313.00	313.01	313.01	.00	.00
MCSI/RMI	UNSECURED	250.00	2,530.00	2,530.00	.00	.00
MCSI/RMI	UNSECURED	250.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	250.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECMC	UNSECURED	18,826.00	19,243.67	19,243.67	.00	.00
TCF BANK	UNSECURED	350.00	NA	NA	.00	.00
TERRY ROGERS	UNSECURED	675.00	NA	NA	.00	.00
WASHINGTON MUTUAL CA	UNSECURED	600.00	NA	NA	.00	.00
FRISTEEN HUNT	OTHER	NA	NA	NA	.00	.00
MONTGOMERY FINANCIAL	SECURED	.00	180.00	.00	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	.00	1,534.24	1,534.24	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	.00	522.00	522.00	.00	.00
INDEPENDENCE RECEIVA	UNSECURED	NA	3,800.59	3,800.59	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	10,400.00	5,069.48	615.14
All Other Secured	.00	.00	.00
TOTAL SECURED:	10,400.00	5,069.48	615.14
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	29,633.00	.00	.00

Disbursements:

Expenses of Administration	\$ 4,115.38	
Disbursements to Creditors	\$ 5,684.62	
TOTAL DISBURSEMENTS:		\$ 9,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/28/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.